

few days ago with a New Zealand novel, which she hopes to place with London publishers. If successful, she will stay in England, if unsuccessful she intends to leave for New York in September. There will be study for some years at the Columbia University.

Dr. and Mrs. Arthur Andrew, of New Zealand, are leaving London on the 18th inst. to join the Malak at Marselles, en route for Singapore. They expect to be some considerable time in the East Indies.

Mr. George T. Parry, of Auckland, arrived in London in the beginning of June, and has been staying here and in Bath and Hastings with friends. He left for Haver, Oxford, and Windsor this week. He next week goes to the North of Scotland, where a month will be spent before doing the principal sights in London, Paris, Berlin, Switzerland, and Holland are to be visited next month, and later the lakes of Ireland. In October he leaves for Canada and America, spending some two months there, and arriving in Auckland early in 1913.

Mr. Roland O. Phillips, of Auckland, has come to this country to further his dental experience, and later intends to go to America and Germany for the same reason. Before arriving in England, Mr. Phillips spent five weeks touring Italy and the lower parts of Switzerland. He spent June with relatives at Southampton, and will be in England till September next.

Mr. F. Buns, of Auckland, spent June in sight-seeing in London, and has now gone to the North of Scotland. After a second visit to London, he later goes to Paris, Berlin and other Continental centres, afterwards visiting America, and arriving in New Zealand again early next year.

Called at the High Commissioner's offices this week have been:—Mr. and Mrs. W. Thorne, Miss J. and Mrs. F. Casey, Mr. and Mrs. H. Haslett (Foxton), Mr. and Mrs. W. E. Evans (Hawke's Bay), Mr. and Mrs. D. Watson (Christchurch), Mr. and Mrs. S. R. Garrick (Christchurch), Mr. R. E. McDougall (Christchurch), Miss E. Stoddart, Mr. J. Jenkins (Christchurch), Mr. Chas. Johnson (Christchurch), Miss Tabour (Christchurch), Miss Gwen Taylor (Timaru), Alex. Douglas, M.D., and Mrs. Douglas (Dunedin), Mr. and Mrs. Ambury (Auckland), Mr. R. O. Phillips (Auckland), Mr. I. E. Lieberman (Wellington), Mr. D. Bentley (Wellington), Mr. and Mrs. Irvine, Mr. H. D. Cook, Mr. and Mrs. Geo. and Miss Stoddart (Auckland), Mr. W. B. Hayward (Christchurch), Mr. Geo. Parry (Auckland), Mr. F. Buns (Auckland), Mr. J. Mitchellson (Christchurch), Captain and Mrs. J. R. Gray (Wellington), Mr. C. Melling, Mr. and Mrs. McGill (Milford), Mr. John Wright (Dunedin), Mr. and Mrs. the Misses Barrett (Wairarapa), Mr. and Mrs. J. Moore (Wellington), Mr. A. R. High (Wellington), the Misses Smith (Dunedin), Mr. Harold Russell (Napier), Mr. and Mrs. Fergus Macdonald (Auckland), Mrs. Scott (Hawke's Bay), Mr. and Mrs. R. B. Lumsden (Dunedin), Mr. A. Sydney Watson (Wellington), Miss A. Daly (Wellington), Mrs. C. E. A. C. and the Misses Watson (Christchurch), Mr. and Mrs. F. J. Lyman and J. H. P. Lyman (Christchurch), Miss G. Westall.

Mr. Arthur Barnett, of Auckland, who was for some time a clerk in the railway traffic manager's office in Wellington, and later a stationmaster on the Wellington line, is at present visiting London. He is now chief auditor of the Argentine railways.

At a special meeting of delegates held at Aberdeen University a few days ago, the degree of LL.D. was conferred upon Mr. Charles Clifton, Professor of Biology and Palaeontology at University College, Canterbury. Mr. Clifton already boasts a lengthy alphabetical honours roll, being M.A., B.Sc. (N.Z.), M.B., C.M. (Edinburgh), and F.L.S.

The New Zealand Shipping Co.'s B.M.S. Tarakina left London yesterday for New Zealand, with the following saloon passengers:—Mr. J. E. Buchanan, Mrs. Buchanan, Mrs. S. Harrington, Rev. W. J. and Mrs. Ashford, Mr. W. H. Borer, Mr. J. Farrington, Mrs. G. P. Hall, Mrs. Hay, Mr. C. H. Henniker, Mr. J. Kelly, Mrs. M. Leighton, Mr. W. Miller, Mr. W. C. Osborn, Mr. J. L. Pezz, Mr. A. J. S. Richardson, Miss E. Riggs, Mr. F. M. Robertson, Mr. H. Roskilly, Mrs. Roskilly, Mr. S. H. Sayers, Mr. G. J. Stoddart, Mr. H. D. Stoddart, Mr. M. C. Tole, Mr. E. F. J. Townsend, Mr. P. Walters, Mr. and Mrs. H. S. Winterbottom, Mr. T. C. Worrall, and 221 third-class.

NATIONAL INSURANCE.

AN EXPLANATION OF THE SCHEME.

The National Insurance Act, which has recently come into force in the Old Country, seems even at this late date to be quite a sealed book to most of those whom it will affect. Ninety per cent. of those interested appear to have only the vaguest ideas as to what compulsory insurance is to cost them personally, and fewer still of those who are to reap the benefits of the Act seem to understand what they stand to gain by it. So far as employers are concerned, the facts they do grasp are that it means more expense to them, and some trouble—unpleasant trouble, it appears to most of them. Certainly the system of collecting the employers' and employees' contributions seems cumbersome and calculated to cost the country a considerable sum per annum.

The Act is divided into two distinct parts, dealing with Health Insurance, administered by the National Health Insurance Commission, and Unemployment Insurance, which is dealt with by the Board of Trade. Of these two parts by far the more important is the first, as it deals, with certain exceptions, with all workers earning wages, while the second applies only to particular trades. Take Health Insurance first. In this case the employer's contribution ranges from 3d. down to 2d. per week, and the employee's from 1d. to 4d. To these sums the State adds 1s. 6d. per week, or, in the case of persons earning low wages, threepence per week, so as to make up the weekly sum available for benefits to ninepence for men and sixpence for women. As to the method in which payments must be made, this is best shown by a concrete instance. Take the case of the householder employing one female domestic servant, who is paid monthly, as is the usual custom. Before he makes the first payment after the Act comes into operation, he must provide himself with National Health Insurance stamps of the value required from the post office. Assume that the wages are £2 a month, and that the employer does not bind himself to pay full wages to the servant during the first six weeks of illness in any year, then he procures sixpenny stamps. He asks the servant for her contribution card, and pays her 2d. less threepence, for every week that has elapsed since Monday, July 1st, and for every week he affixes a sixpenny stamp in one of the spaces provided, at the same time cancelling it by writing the date across it. There are sixteen spaces on the card, which means that it lasts for thirteen weeks, at the end of which time the card has to be forwarded to headquarters, and the amount is credited to the insured, who receives a fresh card like the first.

In the case of male employees, the method is precisely the same. As to who shall have the custody of the card, that is a matter of arrangement, but it is the property of the servant and not of the master, who, however, can demand its production whenever he may reasonably require it for the purpose of paying contribution, or for production to an inspector or other authorised person. If the person employed fails to produce a card when the employer has to pay wages, the employer must use a special emergency card, obtainable at any post office. The emergency card contains a single stamp place for one weekly contribution only, and the employer is required, in this special case, to cancel the stamp by writing across it the name of the employed person in addition to the date.

The process outlined seems unnecessarily cumbersome. One would have thought that an employer paying monthly might have had the privilege of sticking on one 2s. stamp instead of four sixpenny, or might even have been allowed to pay a whole quarter's premium for himself and his servant in advance, and so save himself time and trouble, and also obviate the necessity for domiciliary visits from inspectors. But not he must pay the sixpence per week in sixpenny stamps, or indulge in the appointed number of cancellations, or lay himself open to a £10 penalty for each offence against the Act, or the Regulations made under the Act.

Health insurance is compulsory in the case of all workers from the age of sixteen upwards, whose earnings do not exceed £100 a year, and all manual workers no matter what may be the amount of their earnings. In the case of the mere casual labourer one might

have expected that an occasional employer would not be made responsible for his insurance, but this is not so. The Commissioners recognise that the case of the casual worker presents difficulties, but they leave the employer to make the best he can of this suggestion. They suggest that a group of employers employing the same casual labourers should make an arrangement for pooling the cost of their contribution. The Commissioners' idea is that the first employer in the week should affix the stamp to the card representing the full weekly contribution, and make the deduction from the wages of the worker. Each employer should keep a record of the amount so paid, and of the aggregate number of days or hours during the week for which the casual labourer is employed. Through a central account the total cost of the employers' contribution, it is suggested, could be distributed on the basis of these records.

It is a brilliant proposition, to be sure, which only involves for employers the setting up of a sort of Casual Labour Compulsory Insurance Clearing House.

SHIPPING LAW.

COMPULSORY BOAT DRILL.

ASSISTANCE IN DISTRESS.

The lessons of the Titanic disaster are evident in an amendment of the Shipping and Seamen's Act introduced by the Hon. F. M. B. Fisher (Minister of Marine), and read a first time in Parliament last week.

Under a penalty of £50 for neglect of the provision, the bill stipulates that the master of every intercolonial or Home trade ship shall cause his crew to be properly exercised in boat drill at times to be specified by regulation, and an officer of the Marine Department or Customs has the right to be present, or to inspect the entries regarding boat drill, which will have to be made in the official log.

The master or person in charge of a ship shall, so far as he can do so without serious danger to his own ship, her crew and passengers (if any), render assistance to every person, even if such person is a subject of a foreign State at war with His Majesty, who is found at sea in danger of being lost, and if he fails to do so he commits a crime.

The liability of ship owners to make good loss or damage, or to compensate individuals for personal injuries sustained through collision, is more specifically defined than in previous statutes, and there is a saving clause providing that, if, having regard to all the circumstances of the case, it is not possible to establish different degrees of fault, the liability shall be apportioned equally. Where loss of life or personal injuries are suffered by any person on board a ship owing to the fault of that ship and of any other ship or ships, the liability of the owners of the ships shall be joint and several.

The measure is being introduced in the legislature of the various self-governing colonies at the instance of the Colonial Office.

MISS BARNES OF NEW YORK.

A Y.W.C.A. WORKER.

To help on the good work of the Young Women's Christian Association in Auckland comes Miss Helen Barnes, M.A., of New York, at the special invitation of the Australian and New Zealand branches of the organisation. A woman of striking personality and forcefulness of character, Miss Barnes should do much to further the interests of the local Association, which is already a potent factor for good among young women. Miss Barnes is vitally interested in "the young woman of today," and thinks that that young person is perhaps the most important feature on the horizon. "It is a girl's age," says this enthusiastic apostle of the proper training of the coming generation of women for its great sphere in life. "All over the world girls are working in the very heart of a thousand industries. We can't get on without girls. What would happen to the huge commercial enterprises of the world if some morning, by some strange, unforeseen event, no girl went to work? Fifty years ago there was no need for a Y.W.C.A. The world's girls

were safeguarded in their own homes, working beside their mothers. Now, if you only think of the families of the world, you realise that what used to be the work of the home, is performed by public enterprise—but it's done by girls. Who, then, is to think of their needs? Their varying needs? That is what the Y.W.C.A. does. That is why it came into being; that is why it has gone on growing until it is a world-wide institution, operating in every land. The Y.W.C.A. is the most democratic association in the world, taking no account of rank or station, setting itself to draw all women together in a line bond of service, in giving and taking—the things that count. Think of all the homeless girls; think of all the lonely women; think of all that a homely, friendly centre, with gentle, pleasant surroundings and companionship, means to them! They are lonely because they are away from home. You cannot ask them to your homes, but every woman can infuse a bit of her home into the association by giving what is in her power to give—time, money, artistic taste, friendliness, encouragement."

Miss Barnes arrived in Auckland on Saturday by the Main Trunk train from Wellington, and while here she will be the guest of Dr. and Mrs. Knight, of Epsom. She is to be welcomed at the president's reception in the rooms, Wellesley Street, on Monday, and during the week she will be busy organising matters in connection with the Auckland branch. On Friday next she is to speak on "Girls of Today," in the Town Hall, Mr. C. J. Parr, Mayor of Auckland, being the chairman of the meeting. A number of other gatherings have been arranged for the fortnight which Miss Barnes is to spend in Auckland.

Odd Coincidences.

FROGS HELP IN SCIENTIFIC DISCOVERIES.

Surely it is one of the oddest of coincidences that the frog should have been primarily accountable, each time through an accident, for two very important scientific discoveries, both connected with electricity—namely, galvanism and the X-ray.

Most people are familiar with the story of the discovery of galvanism, which was due to the accidental circumstance that one of a number of frogs' legs, prepared for cooking in the laboratory of the physicist, touched, came into contact with an electric wire. Galvani's wife was ill, and he was getting ready to fry the dainty Italian dish, when suddenly one of the legs began to dance.

The discovery of the X-rays was as simple and obvious that any clever student in a physical laboratory might have made it. More chance had Professor Roentgen to come upon it. A large Crookes tube, with a vacuum bulb of glass, through which a current of electricity was passed, producing the peculiar glow known as fluorescence—was suspended over a table, and in a drawer beneath there was a paste-board box containing one dozen unexposed photographic plates.

It so happened that some keys were lying on the table just above the drawer. When an attempt was afterwards made to use the plates for photographic purposes they were found to be "fogged," but on each one of them was a fairly clear imprint of the bunch of keys.

Thus it became apparent that rays of some kind had penetrated through the wooden top of the table and had been so far interrupted by the keys as to make a shadow picture of the latter on the photographic plates. It was at once obvious that a new fact in physics had been discovered, and thereupon a series of experiments was undertaken with objects of various kinds placed on the table-top under like conditions.

Everything imaginable was tried. One of Professor Roentgen's assistants picked up a dead frog (which had been used for some other laboratory work) and put it in the place ordinarily occupied by the bunch of keys, a fresh photographic plate, as usual, reposing in the drawer beneath. The result was a revelation, for the shadow picture made was not of the frog but of its skeleton.

From which fact it was learned that flesh was transparent to the newly-discovered rays, whereas bones were opaque to them.